

REMARKS

Claims 23-42 are pending in this application. Applicant has cancelled Claims 1-9, 11-19, 21, and 22, without prejudice, and Applicant has added new Claims 23-42. Applicant respectfully submits that the newly added Claims 23-42 do not contain new matter. Applicant respectfully submits that the present invention, as defined by Claims 23-42, is patentable over the prior art.

Applicant has also deleted the Abstract Of The Disclosure and has substituted therefor the new Abstract Of The Disclosure which is attached hereto on a separate sheet. Applicant respectfully submits that the new Abstract Of The Disclosure does not contain new matter.

Based on the foregoing amendments and the following Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

I. SUPPORT FOR THE SUBJECT MATTER OF THE NEWLY ADDED  
INDEPENDENT CLAIMS 23 AND 42.

Applicant respectfully submits that support for the subject matter of each of newly added independent Claims 23 and 42 can, for example, be found in the originally filed Specification at page 57, line 3 to page 66, line 21; page 66, line 22 to page 80, line 21; page 81, line 1 to page 92, line 15; and page 27, line 13 to page 30, line 7; in the originally filed Drawings in FIG. 3, Steps 302 to 306; FIG. 4, Steps 402 to 406; and FIGS. 5A and 5B, Steps 502 to 508; and in the originally filed Claims 1, 4, 10, 11, 12, 13, and 14.

## II. DEFINITIONS:

Applicant uses the phrase "at least one of . . . and . . ." in the claims. In all instances, the phrase "at least one of . . . and . . ." means "only one item from the list, or any combination of items in the list". Applicant respectfully submits that the phrase having the form "at least one of A and B", where each of A and B is either a term or a phrase, the phrase "at least one of A and B" means "only A, only B, or A and B". In instances in which three or more terms and/or phrases are present in an "at least one of . . . and . . ." phrase, Applicant provides the following example definitions: the phrase "at least one of A, B, and C" means "only A, only B, only C, or any combination of A, B, and C"; the phrase "at least one of A, B, C, and D" means "only A, only B, only C, only D, or any combination of A, B, C, and D"; the phrase "at least one of A, B, C, D, and E" means "only A, only B, only C, only D, only E, or any combination of A, B, C, D, and E", and so on.

For example, in independent Claim 23, the phrase "at least one of a merchant, a vendor, and a provider" means "only a merchant, only a vendor, only a provider, or any combination of a merchant, a vendor, and a provider".

### III. THE 35 U.S.C. §103 REJECTIONS:

The Examiner asserts that Claims 11-19, 21, and 22 are rejected under 35 U.S.C. §103(a) as being unpatentable over Joao, U.S. Patent No. 6,047,270 (Joao). As noted above, Applicant has cancelled Claims 1-9, 11-19, 21, and 22, including Claims 1-9 which were previously withdrawn from consideration, without prejudice, and Applicant has added new Claims 23-42. Applicant respectfully submits that the newly added Claims 23-42 do not contain new matter.

Applicant respectfully submits that the present invention, as defined by Claims 23-42, is patentable over the prior art.

IIIA. THE PRESENT INVENTION, AS DEFINED BY CLAIMS 23-41, IS  
PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by Claims 23-41, is patentable over the prior art. Applicant respectfully submits that the present invention, as defined by independent Claim 23, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 23, is patentable over Joao. Applicant respectfully submits that Joao does not disclose or suggest many of the specifically recited features of independent Claim 23 and, therefore, Joao does not disclose or suggest all of the features of independent Claim 23.

Applicant respectfully submits that Joao does not disclose or suggest a computer-implemented method, comprising receiving information regarding a transaction involving an account, wherein the information regarding a transaction on an account is transmitted from a communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service, and processing the information regarding a transaction involving

an account with a processing device, wherein the information regarding a transaction involving an account is processed using at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account, all of which features are specifically recited features of independent Claim 23.

Applicant respectfully submits that Joao does not disclose or suggest a computer-implemented method, wherein the recited information regarding a transaction involving an account is processed using the recited at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account.

Applicant further submits that Joao does not disclose or suggest generating an information report with the processing device, wherein the information report contains at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account, all of which features are still other specifically recited features of independent Claim 23.

Applicant respectfully submits that Joao does not disclose or suggest generating the recited information report with the recited processing device, wherein the recited information report contains the recited at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account.

Lastly, Applicant submits that Joao does not disclose or suggest transmitting the information report to the communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service, all of which features are still other specifically recited features of independent Claim 23.

Applicant submits that Joao does not disclose or suggest transmitting the recited information report to the recited communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service.

In view of the foregoing, Applicant respectfully submits that Joao does not disclose or suggest many of the specifically recited features of independent Claim 23 and,

therefore, Joao does not disclose or suggest all of the features of independent Claim 23.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 23, is patentable over Joao. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 23, is patentable over the prior art. Allowance of independent Claim 23 is, therefore, respectfully requested.

Applicant further submits that Claims 24-41, which Claims 24-41 depend either directly or indirectly from independent Claim 23, so as to include all of the limitations of independent Claim 23, are also patentable over the prior art as said Claims 24-41 depend from allowable subject matter.

Regarding Claim 24, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the communication device is a transaction authorization device.



Regarding Claim 25, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the communication device is at least one of a wireless device, a wireless telephone, and a personal digital assistant.

Regarding Claim 26, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the information report is transmitted to the communication device on or over at least one of the Internet and the World Wide Web.

Regarding Claim 27, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, further comprising determining whether the transaction is authorized, generating a transaction authorization report containing information regarding whether the transaction is authorized or not authorized, and transmitting the transaction authorization report to the communication device.

Regarding Claim 28, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the account is at

least one of a credit account, a credit card account, a charge account, and a charge card account.

Regarding Claim 29, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the account is at least one of a debit account and a debit card account.

Regarding Claim 30, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the account is a checking account or a bank account.

Regarding Claim 31, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the account is an electronic money account.

Regarding Claim 32, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the information report contains charge-back information regarding the account.

Regarding Claim 33, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the information report contains stopping of payment information regarding the account.

Regarding Claim 34, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the information report contains non-payment due to insufficient funds information regarding the account.

Regarding Claim 35, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the information regarding a transaction involving an account includes information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction, and further wherein the information report is transmitted to the communication device prior to the at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service.

Regarding Claim 36, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 32, wherein the information report contains information regarding at least one of a number and a frequency of charge-backs which have occurred on the account, a reason for a charge-back action, an allegation made by an account holder associated with the account, a dispute allegation made by an account holder associated with the account, an allegation of a fraudulent or an unauthorized account activity made by an account holder associated with the account, an allegation or a response made by a merchant, vendor, or provider, involved in a transaction in question, and a probability or a statistic regarding whether an account holder associated with the account can be a charge-back risk in the transaction.

Regarding Claim 37, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 33, wherein the information report contains information regarding at least one of a number and a frequency of stopping of payments which have occurred on the account, a reason for a stopping of payment, an allegation made by an account holder associated with the account, a dispute allegation made by an account holder

associated with the account, an allegation of fraudulent or unauthorized account activity made by an account holder associated with the account, an allegation or a response made by a merchant, a vendor, or a provider, involved in a transaction in question, and a probability or a statistic regarding whether an account holder associated with the account can be a stopping of payment risk.

Regarding Claim 38, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 34, wherein the information report contains information regarding at least one of a number and a frequency of non-payments due to insufficient funds which have occurred on the account, a reason for a non-payment due to insufficient funds, an allegation made by an account holder associated with the account, a dispute allegation made by an account holder associated with the account, an allegation of fraudulent or unauthorized account activity made by an account holder associated with the account, an allegation or a response made by a merchant, a vendor, or a provider, involved in a transaction in question, and a probability or statistic regarding whether an account holder associated with the account can be a non-payment due to insufficient funds risk in the transaction.

Regarding Claim 39, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the transaction is an on-line transaction, and further wherein the information regarding a transaction involving an account or the information report is transmitted on or over at least one of the Internet and the World Wide Web.

Regarding Claim 40, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the transaction is a mail order transaction.

Regarding Claim 41, Applicant respectfully submits that Joao does not disclose or suggest the computer-implemented method of Claim 23, wherein the transaction is a face-to-face transaction.

In view of the foregoing, Applicant respectfully submits that dependent Claims 24-41 are patentable over Joao. In view of the foregoing, Applicant respectfully submits that dependent Claims 24-41 are patentable over the prior art.

Allowance of Claims 23-41 is, therefore, respectfully  
requested.

IIIB. THE PRESENT INVENTION, AS DEFINED BY CLAIM 42, IS  
PATENTABLE OVER THE PRIOR ART:

Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over the prior art.

Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over Joao. Applicant respectfully submits that Joao does not disclose or suggest many of the specifically recited features of independent Claim 42 and, therefore, Joao does not disclose or suggest all of the features of independent Claim 42.

Applicant respectfully submits that Joao does not disclose or suggest a computer-implemented method, comprising receiving information regarding a transaction involving an account, wherein the transaction involves at least one of a credit account, a credit card account, a charge account, a charge card account, a debit account, a debit card account, an electronic money account, a checking account, and a bank account, wherein the information regarding a transaction involving an account includes information regarding the account and information regarding



at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction, wherein the information regarding a transaction on an account is transmitted from a communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service, all of which features are specifically recited features of independent Claim 42.

Applicant respectfully submits that Joao does not disclose or suggest a computer-implemented method, wherein the recited information regarding a transaction involving an account includes the recited information regarding the account and the recited information regarding at least one of a time period relating to, a time limit relating to, and a time of, at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, pursuant to the transaction. Applicant further submits that Joao does not disclose or suggest the recited information regarding a transaction on an account which is transmitted from the recited communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service.

Applicant respectfully submits that Joao does not disclose or suggest processing the information regarding a transaction involving an account with a processing device, wherein the information regarding a transaction involving an account is processed using at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account, all of which features are still other specifically recited features of independent Claim 42.

Applicant respectfully submits that Joao does not disclose or suggest processing the recited information regarding a transaction involving an account with the recited processing device, wherein the recited information regarding a transaction involving an account is processed using the recited at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account.

Applicant further submits that Joao does not disclose or suggest generating an information report with the processing device, wherein the information report contains at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds

information, regarding the account, all of which features are still other specifically recited features of independent Claim 42.

Applicant submits that Joao does not disclose or suggest generating the recited information report with the recited processing device, wherein the recited information report contains the recited at least one of charge-back information, stopping of payment information, and non-payment due to insufficient funds information, regarding the account.

Lastly, Applicant submits that Joao does not disclose or suggest transmitting the information report to the communication device associated with at least one of a merchant, a vendor, and a provider, of a good, product, or service, wherein the information report is transmitted to the communication device prior to the at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service, all of which features are still other specifically recited features of independent Claim 42.

Applicant submits that Joao does not disclose or suggest transmitting the recited information report to the recited communication device associated with at least one of

a merchant, a vendor, and a provider, of a good, product, or service, wherein the recited information report is transmitted to the recited communication device prior to the recited at least one of a shipment, a transfer, and a delivery, of at least one of a good, a product, and a service.

In view of the foregoing, Applicant respectfully submits that Joao does not disclose or suggest many of the specifically recited features of independent Claim 42 and, therefore, Joao does not disclose or suggest all of the features of independent Claim 42.

In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over Joao. In view of the foregoing, Applicant respectfully submits that the present invention, as defined by independent Claim 42, is patentable over the prior art. Allowance of independent Claim 42 is, therefore, respectfully requested.

IV. CONCLUSION:

In view of the foregoing, the application is deemed to be in condition for allowance and action to that end is respectfully requested. Allowance of pending Claims 23-42 is respectfully requested.

Respectfully Submitted,

A handwritten signature in cursive script, appearing to read "Raymond A. Joao", written over a horizontal line.

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Encl.: - Abstract of the Disclosure

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